

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In Re:)	
)	BANKR. NO. 20-20508-CMB
GREGORY A. RAGER and)	
HOLLY J. RAGER,)	
)	CHAPTER 13
Debtors.)	
_____)	
)	Related to: Document No. 94
GREGORY A. RAGER and)	
HOLLY J. RAGER,)	
)	
Debtors/Movants,)	
)	
v.)	
)	
FREEDOM MORTGAGE CORP.,)	
)	
Creditor/Respondent.)	

INTERIM MORTGAGE MODIFICATION ORDER

On **November 29, 2022**, the above-named Debtors Gregory A. Rager and Holly J. Rager and Respondent Freedom Mortgage Corporation (“Creditor”) entered into a trial modification (the “Trial Modification”), through the Court’s *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtor’s residence, a true and correct copy of which is attached to the Motion for Approval as Exhibit “A”. The terms of the Trial Modification require monthly payments in the amount of **\$828.60** (“Trial Payments”) to begin on **January 1, 2023** and to continue in that amount until **March 1, 2023** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to Creditor, Debtor requests the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 1st day of December, 2022, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that:

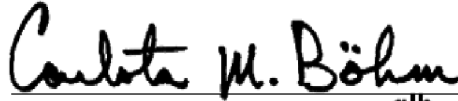
(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the Amount of **\$28.60** for the following months: **January 2023, February 2023, and March 2023**. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor **immediately** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall **immediately** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteedpa.com** and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor's Certificate of Service shall reflect service upon the above identified email address.


glb

Carlota M. Böhm
United States Bankruptcy Judge

Case administrator to serve:

Debtor
Counsel for Debtor
Counsel for Creditor
Ronda J. Winnecour, Esq., Ch 13 Trustee

FILED
12/1/22 2:32 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

In re:
Gregory A Rager
Holly J Rager
Debtors

Case No. 20-20508-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 01, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory A Rager, Holly J Rager, 5868 Madison Avenue, Export, PA 15632-1343

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Gregory A Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Holly J Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Dec 01, 2022

Form ID: pdf900

Total Noticed: 1

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 9